

Information to identify the case:

Debtor 1	<u>Rogério M Andre</u>	Social Security number or ITIN	xxx-xx-1355
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-11668-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Rogério M Andre
aka Roger M Andre

7/12/19

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Rogerio M Andre
DebtorCase No. 16-11668-CMG
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 54

Date Rcvd: Jul 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2019.

db Rogerio M Andre, 41 Sunset Ave, Old Bridge, NJ 08857-1268
cr +DITECH FINANCIAL, LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437

lm Grenn Tree/Ditech, Po Box 6154, Rapid City, SD 57709-6154
cr +THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, c/o Koury Tighe Lapres Bisulca & Sommers, 1423 Tilton Rd, Suite 9, Northfield, NJ 08225-1857

515972173 +Amex Dsnb, 9111 Duke Blvd, Mason, OH 45040-8999
516196847 +Cavalry Spv I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083

515972177 +Citibank / Sears, Po Box 6497, Sioux Falls, SD 57117-6497
515972176 +Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040

515972178 +Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040

516195184 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657

515972189 +Kay Jewelers/Sterling Jewelers Inc., Sterling Jewelers Inc; Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799

516366345 MTGLQ Investors, L.P., c/o Shellpoint Mortgage Serving, PO Box 10826, Greenville, SC 29603-0826

518290367 +Mill City Mortgage Loan Trust 2018-4, P.O. Box 10826, Greenville, SC 29603-0826
518290368 +Mill City Mortgage Loan Trust 2018-4, P.O. Box 10826, Greenville, SC 29603-0675, Mill City Mortgage Loan Trust 2018-4, P.O. Box 10826, Greenville, SC 29603-0826

515972192 +Nationwide Acceptance, 450 American St, Simi Valley, CA 93065-6285
515972193 +Phelan Hallinan Diamond & Jones, PC, 400 Fellowship Rd, Ste 100, Mount Laurel, NJ 08054-3437

516187620 +Pinnacle Credit Services, LLC its successors and, assigns as assignee of Cellco, Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

515972198 State of New Jersey, PO Box 245, Trenton, NJ 08602-0245
516692174 +The Bank of New York Mellon as Trustee c/o, Frenkel Lambert Weis LLP, 80 Main Street, Suite 460, West Orange, NJ 07052-5414

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 13 2019 00:24:47 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 13 2019 00:24:43 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

lm E-mail/Text: cowens@nationwideacceptance.com Jul 13 2019 00:22:17 Nationwide Acceptance, 105 Decker Court, Suite 725, Irving, TX 75062

515972174 EDI: BANKAMER.COM Jul 13 2019 03:43:00 Bank of America, P.O. Box 982236, El Paso, TX 79998

515972175 EDI: BANKAMER.COM Jul 13 2019 03:43:00 Bank of America, 4060 Ogletown/Stanton Rd, Newark, DE 19713

515972179 +EDI: CITICORP.COM Jul 13 2019 03:43:00 Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497

515972181 EDI: DISCOVER.COM Jul 13 2019 03:43:00 Discover Financial, Po Box 15316, Wilmington, DE 19850

515990924 EDI: DISCOVER.COM Jul 13 2019 03:43:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

515972180 +EDI: DISCOVER.COM Jul 13 2019 03:43:00 Discover Financial, Attention: Bankruptcy Department, Po Box 3025, New Albany, OH 43054-3025

516198138 E-mail/Text: bankruptcy.bnc@ditech.com Jul 13 2019 00:24:14 Ditech Financial LLC, f/k/a Green Tree Servicing LLC, P.O. Box 6154, Rapid City, SD 57709-6154

515972183 +EDI: TSYS2.COM Jul 13 2019 03:43:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
515972182 +EDI: TSYS2.COM Jul 13 2019 03:43:00 Dsnb Macys, Macys Bankruptcy Department, Po Box 8053, Mason, OH 45040-8053

515972184 +EDI: RMSC.COM Jul 13 2019 03:43:00 GE Capital Bank, 901 Main Ave, Norwalk, CT 06851-1168

515972185 E-mail/Text: bankruptcy.bnc@ditech.com Jul 13 2019 00:24:14 Green Tree Servicing, Attention: Bankruptcy Dept, Po Box 6154, Rapid City, SD 57709

515972187 +EDI: HFC.COM Jul 13 2019 03:43:00 Hsbc/ymaha, Po Box 30253, Salt Lake City, UT 84130-0253

515972186 +EDI: HFC.COM Jul 13 2019 03:43:00 Hsbc/ymaha, Attn: Bankruptcy, Po Box 5264, Carol Stream, IL 60197-5264

515972188 +EDI: IRS.COM Jul 13 2019 03:43:00 Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346

515972190 +E-mail/Text: BKRMailOPS@weltman.com Jul 13 2019 00:24:17 Kay Jewelers/Sterling Jewelers Inc., 375 Ghent Rd, Fairlawn, OH 44333-4601

516103467 +EDI: MID8.COM Jul 13 2019 03:43:00 Midland Funding LLC, PO Box 2011, Warren MI 48090-2011

515972191 E-mail/Text: cowens@nationwideacceptance.com Jul 13 2019 00:22:17 Nationwide Acceptance, 105 Decker Ct. Suite 725, Irving, TX 75062

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 54

Date Rcvd: Jul 12, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516196570 EDI: PRA.COM Jul 13 2019 03:43:00 Portfolio Recovery Associates, LLC,
c/o Sears Gold Mastercard, POB 41067, Norfolk VA 23541
515972194 +EDI: RESURGENT.COM Jul 13 2019 03:43:00 Pinnacle Credit Service, Attn: Bankruptcy,
Po Box 640, Hopkins, MN 55343-0640
515972195 +EDI: RESURGENT.COM Jul 13 2019 03:43:00 Pinnacle Credit Service, Po Box 640,
Hopkins, MN 55343-0640
515972196 +EDI: RMSC.COM Jul 13 2019 03:43:00 Sams Club / GEMB, Attention: Bankruptcy Department,
Po Box 103104, Roswell, GA 30076-9104
515972197 +EDI: RMSC.COM Jul 13 2019 03:43:00 Sams Club / GEMB, Po Box 965005,
Orlando, FL 32896-5005
515972199 +EDI: RMSC.COM Jul 13 2019 03:43:00 Synch/toysrusdc, Attn: Bankruptcy, Po Box 103104,
Roswell, GA 30076-9104
515972200 +EDI: RMSC.COM Jul 13 2019 03:43:00 Synch/toysrusdc, Po Box 965005,
Orlando, FL 32896-5005
516798665 +EDI: RMSC.COM Jul 13 2019 03:43:00 Synchrony Bank formerly known as,
GE Capital Retail Bank, 170 West Election Road, Suite 125, Draper, UT 84020-6425
515972202 +EDI: RMSC.COM Jul 13 2019 03:43:00 Synchrony Bank/ Old Navy, Po Box 965005,
Orlando, FL 32896-5005
515972201 +EDI: RMSC.COM Jul 13 2019 03:43:00 Synchrony Bank/ Old Navy, Attention: GEMB,
Po Box 103104, Roswell, GA 30076-9104
515972203 +EDI: RMSC.COM Jul 13 2019 03:43:00 Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 103104,
Roswell, GA 30076-9104
515972204 +EDI: RMSC.COM Jul 13 2019 03:43:00 Synchrony Bank/Gap, Po Box 965005,
Orlando, FL 32896-5005
516167940 +E-mail/Text: bncmail@w-legal.com Jul 13 2019 00:24:59 TD Bank USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515972205 +EDI: WTRRN BANK.COM Jul 13 2019 03:43:00 Tnb-Visa (TV) / Target,
C/O Financial & Retail Services, Mailstop BV P.O.Box 9475, Minneapolis, MN 55440-9475
515972206 +EDI: WTRRN BANK.COM Jul 13 2019 03:43:00 Tnb-Visa (TV) / Target, Po Box 673,
Minneapolis, MN 55440-0673

TOTAL: 35

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 14, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Alexandra T. Garcia on behalf of Creditor Ditech Financial LLC, as authorized servicer for
Fannie Mae, as owner and holder of account/contract originated by BANK OF AMERICA
NJECEMAIL@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com
Andrew L. Spivack on behalf of Creditor DITECH FINANCIAL, LLC nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor MTGLQ INVESTORS, L.P. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Harvey I. Marcus on behalf of Debtor Rogerio M Andre him@lawmarcus.com
Sean M. O'Brien on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
AS THE TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS OF THE CWHEQ INC., HOME EQUITY LOAN
ASSET-BACKED CERTIFICATES, SERIES 2006-S2 DMcDonough@flwlaw.com

TOTAL: 7